

# KBC Merchant Services

## Cookie Policy

### 1. What are 'cookies'?

Cookies are small text files that are sent to your browser when you visit [merchantservices.kbc.be](https://merchantservices.kbc.be) website (hereinafter referred to as the 'Website') or use KBC Merchant Zone app (hereinafter referred to as the 'App'), and that are stored on your computer, smartphone or tablet. These files are read every time you visit the Website or use the App. Some of these cookies are essential for the proper functioning of the Website or use the App. Others collect information about your usage to enhance their convenience and usefulness. Such cookies contain, for example, information regarding your preferred language for viewing the Website, so you don't need to switch languages every time you visit.

### 2. What are cookies for?

We use cookies on our Website and App for the following purposes:

- facilitating navigation and quicker downloading on our Website and App
- enabling us to make regular user-experience improvements
- enabling us to upload content to our Website and App that is tailored to the needs of visitors
- enabling us to gain insights into visitors' use of our online-based services and
- introducing improvements based on past experience.

To help improve user experience, cookie settings accepted selected while visiting [merchantservices.kbc.be](https://merchantservices.kbc.be) are applied when using the App.

### 3. What types of cookies are used?

#### a. Cookies not requiring consent

##### 'Basic cookies'

Basic or 'strictly necessary' cookies are essential for browsing the Website and using functions, including keeping track of visitor activities with respect to a given page, function or service. Without the use of these session cookies, the reliable functioning of the Website cannot be guaranteed. Their lifespan is the duration of the relevant visit, and these cookies are automatically deleted at the end of the session or when the browser is closed. Ensuring the proper functioning of the Website is based on the legal authorisation set out in Section 13/A (3) of Act CVIII of 2001 on Electronic Commerce and on Information Society Services, and session cookies comply with the provisions contained therein.

The session cookies used by the Website are as follows:

**JSESSIONID:** This is a technical cookie containing a session identifier. This cookie helps the content management system manage the user's page views as a continuous session in order to ensure that certain basic functions, such as registration and login, can function properly. They are deleted from the visitor's computer when the browser window is closed.

**LFR\_SESSION\_STATE + visitor ID:** This cookie contains the date and time of the last session activity. This cookie contains anonymised information to identify which previous page views belong to which navigation session. It helps certain basic functions such as registration and login to work correctly. They are deleted from the visitor's computer when the browser window is closed.

**PD\_STATEFUL\_<ID>:** This cookie is used by the Website's content management system to ensure the reliable operation of the Website. They are deleted from the visitor's computer when the browser window is closed.

**AUTH\_SESSION\_ID:** This cookie functions as the KBC Merchant Zone login session ID to assist with the login process.

KC\_SESSION: This session ID cookie is used by the KBC Merchant Zone app and Keycloak to maintain the active session (e.g. to refresh the page).

KC\_IDENTITY: This is the technical ID data belonging to the KBC Merchant Zone user. The ID is user identity that is stored and used by the identity access management component Keycloak, which is part of the App.

FE-APP and Keycloak language: This is the language preference selected by the user for the Merchant Zone application.

F5 cookie: This is a security cookie that limits user requests on the App side (i.e. DDoS protection).

Reduced-mode Google Analytics:

Having Google Analytics cookies running in reduced mode enables us to collect information about the usage habits of visitors to the Website. Within this framework, we can learn how many and which pages of our site the visitor has viewed, how long each session was, what error messages were received, which Website pages are the viewed most, etc. We use this information to improve our Website, including its functions and the services available on it, in accordance with the needs of our visitors, and to provide them with a high-quality, user-friendly experience.

Reduced-mode Google Analytics cookies provide us with anonymised usage data. These cookies do not store, use or later analyse any personally identifiable information. The lifespan of these cookies is two years.

An additional cookie prevents the system that collects anonymous statistics from receiving too much data within a brief period; it has a one-minute lifespan.

Detailed information about the service can be accessed via the following link:

<https://www.google.com/analytics/terms/us.html>.

OptanonConsent: This cookie contains the actual consent details, the most important of these is the cookie category for which the visitor has given consent. Our Website uses the following consent categories: basic- (C0001), statistical- (C0002), preferential- (C0003) and marketing-cookie (C0004) consent. This cookie retains the visitor's preferences for one year.

OptanonAlertBoxClosed: This cookie contains information regarding when and whether the visitor gave their consent. This cookie has a one-year lifespan.

#### *b. Cookies requiring consent*

'Preferential cookies'

These cookies allow our Website to remember which operating mode you have chosen (e.g. the Dutch, English or accessible version of the Website or how many results to display in the search results list). These preferences are retained to avoid you having to re-select them each time you visit the Website. Without the information contained in usage support cookies, certain Website features and functions may not operate properly.

COOKIE\_SUPPORT: The 'cookie support testing cookie' assists the content management system used on our Website to detect when a user has disabled the use of cookies. This cookie has a two-year lifespan.

GUEST\_LANGUAGE\_ID: This cookie contains the identifier of the currently used language, meaning that it stores the language version of the site to be displayed to the user. This cookie has a two-year lifespan.

KH\_COOKIE\_PRIVACY\_ACCEPTED: This cookie is required for the operation of the cookie policy and retains whether the visitor has accepted the cookie policy. This cookie has a one-year lifespan.

#### *c. 'Statistical cookies'*

Some of cookies we use to analyse user activity may include personally identifiable information during analyses.

Nevertheless, our intention remains the same as above with respect to cookies that analyse user activity—specifically, we use technical tools and measures to avoid collecting personal data (e.g. data masking), and we use the information obtained for analysis of anonymised visitor behaviour. The cookies used by the Website to analyse user activity are the following:

Dynatrace: A system-level measurement that allows us to gain a deeper understanding of visitors' navigation behaviour and highlight potential problems with the operation of the Website (i.e. Google Analytics running in full mode without remarketing).

#### *d. 'Marketing cookies'*

The purpose of marketing cookies is twofold. They ensure that we can select and display advertisements that are most relevant to visitors to our Website or most relevant on third-party websites. Marketing cookies also collect data that enable

us to measure the performance of our campaigns. Typically, these cookies record page visits, visits to certain product pages, forms, thank-you pages, visit duration and the device used.

The cookies used by the Website to analyse user activity are:

Google Ads: Detailed information about the service can be accessed via the following link:

<https://www.google.com/intl/hu/policies/privacy>.

**\_ga, \_gid (Google Analytics Cookies used in conjunction with Google Ads):**

Purpose: These cookies are used to track website interactions and are also utilized for Google Ads remarketing and retargeting. While they are part of Google Analytics, they are often used in combination with Google Ads.

Lifespan:

- \_ga: 1 years
- \_gid: 24 hours

Facebook: This cookie allows us to display personalised offers on the Facebook social network. It has a lifespan of three months. Detailed information about the service can be found at the following link:

<https://www.facebook.com/help/cookies/>.

DoubleClick: This cookie allows us to display personalised offers on advertising platforms available on various websites. Its lifespan varies to a maximum of one year. Detailed information about the service can be found at the following link:

<https://www.google.com/intl/hu/policies/privacy>.

#### **4. Security and cookies**

It is important to stress that the cookies we use do not register user's visitor ID or password and therefore confidentiality of this information is not infringed. This also applies to our electronic banking services with respect to both cookies set by default and cookies requiring consent.

#### **5. Setting cookie preferences and disabling cookies**

Modern browsers allow you to change cookie settings. Some browsers allow cookies by default, although you can change this setting at any time to prevent automatic acceptance. Making this change means that you will have to set your cookie preferences every time you visit the Website.

Please note that cookies are intended to improve the functionality of our Website and to support its processes. If you disable cookies you may not be able to use all of our Website's functions, and the Website may not work in your browser as intended. You can also delete cookies at any time by deleting the browser history. Follow these links for detailed information about how to set cookie preferences in various browsers:

- [Google Chrome](#)
- [Microsoft Edge](#)
- [Firefox](#)
- [Safari](#).